

account or from the account of an authorized person with a financial institute in Germany. Bank transfer from Germany or abroad is also possible.

Please note:

Your pension office will not bear any bank fees, transfer charges or other charges for bank transactions. Therefore, when making payments from abroad, you should transfer the amount in Euro so as to exclude differences in exchange rates.

Your contacts

If you would like to apply for voluntary insurance, please contact the pension office that currently manages your insurance account or was the last that managed your account.

If you live in Germany and have never paid contributions to the statutory pension insurance scheme in Germany, you may file the application with any pension office.

You are not sure which pension office is responsible for you? Please ask us. In Germany you can contact us via our free service line or you can contact us from all over the world via our e-mail-address.

Please read our chapter "Information. Advice. Assistance."



Refund of German contributions

In case you have only lived in Germany for a while and paid contributions there and now return to your home country, you might want to get your German contributions refunded. This chapter will inform you whether this is possible for you. However, you should consider this step carefully.

With the refund of your contributions, the insurance relationship is dissolved. However, according to the fundamental idea this should only happen if you have moved far away from the scope of the German state pension scheme or cannot derive any claims from your contributions.

You may apply for a refund if

- your insurance liability with the German state pension scheme no longer exists
- you cannot take out voluntary insurance in Germany and
- at least 24 months expired since your insurance liability in Germany ceased to exist.

The waiting period of at least 24 calendar months has to be complied with. Moreover, in the meantime you must not have been liable to take out insurance again.

In this connection the insurance liability in a member state of the European Union or in a country with which